

## REMARKS

In the Office Action of October 12, 2007, the Examiner required restriction to one of the following groups of claims: Invention I (Claims 1-10) allegedly drawn to enabling an underwriting decision at an account level based upon data related to the plurality of participants; Invention II (Claims 11-15) allegedly drawn to assigning team members to an account and a task; and Invention III (Claims 16-20) allegedly drawn to providing a separate name and address book and providing a service to the entity in the address book.

Assignee respectfully elects Invention I (Claims 1-10). Assignee submits that Claims 1 – 10 and new claims 21-24 encompass the elected invention. Claims 11-20, which are drawn to non-elected Inventions II and III, are canceled without prejudice to file two divisional patent applications, each containing claims drawn to one of the non-elected inventions.

Claims 1-20 were pending in the application. Assignee has amended claims 1-10 and added new claims 21-24 to clarify the claims. Claims 11-20 are canceled. After entry of the amendment, claims 1-10 and 21-24 are pending. The amendments and new claims are supported in the specification at least at ¶¶ 0004-0006, 0048-0053, 0095-0106, 0111, and 0138-0139, and Figures 3-5. Paragraph 0004 indicates that "account management system has been developed that enables customer or client-related information to be stored, viewed and manipulated in a manner that reflects the relationship among different customers and clients." Paragraph 0006 describes a method that includes "establishing a plurality of participants; assigning each participant of the plurality of participants to an account; establishing business rules at an account level; and providing an underwriting decision for an account based upon the business rules." Paragraph 0139 indicates that "an underwriting decision is provided for an account based upon business rules." Paragraph 0048 indicates the data structure may include an account entity class, a customer entity class, and account involvement entity class. Relationships among the entities in the account entity class and the customer entity class are established and defined by entities in the account involvement entity class. The account involvement entity class may define a one-to-many relationship

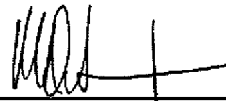
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between account entities and customer entities, and the customer involvement entity class may define a one-to-many relationship between customer entities.

Regarding new claims 21-24, support in the specification can be found in at least paragraphs 0100-0102 and 0105. Paragraphs 0100 and 0102 describe determining risk exposure of an account based on multiple business lines. Paragraph 0105 describes determining risk exposure based on a previous account of a participant of a current account. No new matter has been added. The amended claims are still within the scope of Invention I.

Assignee respectfully submits that Claims 1-10 and 21-24 are in condition for allowance. The Examiner is invited to call the contact the Assignee's undersigned attorney at (312) 321-4200, if such communication would expedite the prosecution of this application.

Respectfully submitted,



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